

Senate File 386

SENATE FILE _____
BY COMMITTEE ON EDUCATION

(SUCCESSOR TO SF 212)

Passed Senate, Date _____ Passed House, Date _____
Vote: Ayes _____ Nays _____ Vote: Ayes _____ Nays _____
Approved _____

A BILL FOR

1 An Act requiring the insurance division of the department of
2 commerce to establish a school health insurance reform team
3 study and to make recommendations to the general assembly.
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:
5 TLSB 2820SV 80
6 av/sh/8

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1 1 Section 1. SCHOOL HEALTH INSURANCE REFORM TEAM STUDY. The
1 2 insurance division of the department of commerce shall
1 3 establish a school health insurance reform team. The school
1 4 health insurance reform team shall conduct a study to review
1 5 the availability of affordable health insurance coverage for
1 6 school district employees, insurance ratings practices, the
1 7 establishment of continuity of coverage for school districts
1 8 and their employees, and methods to improve the efficiency and
1 9 fairness of the health insurance marketplace for school
1 10 districts and their employees. The study shall include a
1 11 comparison of health insurance coverage that is offered to
1 12 school district employees, to other public employees, and to
1 13 employees in the private sector. The school health insurance
1 14 reform team shall examine the feasibility of the following:
1 15 1. Establishing a premium rating system based on the
1 16 statewide health status, claims experience, and other
1 17 demographic characteristics of school district employees.
1 18 2. Establishing basic or standard health benefit plans
1 19 with benefit levels, cost-sharing levels, exclusions, and
1 20 limitations available to all school districts and their
1 21 employees.
1 22 3. Establishing uniform coverage plans with benefit
1 23 coverages that may be added to the basic or standard plans, at
1 24 the option of a school district.
1 25 4. Establishing restrictions on premium rates and rate
1 26 increases.
1 27 5. Establishing a school district health reinsurance
1 28 program.
1 29 The commissioner of insurance shall select the members of
1 30 the school health insurance reform team which shall include a
1 31 representative of a school district with fewer than six
1 32 hundred students, a representative of a school district with
1 33 six hundred to nine hundred ninety-nine students, a
1 34 representative of a school district with one thousand or more
1 35 students, a representative of the Iowa association of school
2 1 boards, a representative of a collective bargaining
2 2 organization that represents school district employees, a
2 3 representative of a health insurance carrier, a representative
2 4 of a health insurance provider, a representative of an area
2 5 education agency, and others, who, in the opinion of the
2 6 commissioner, have expertise that would assist the team in
2 7 accomplishing its purpose.
2 8 The commissioner shall submit a report to the general
2 9 assembly on or before January 15, 2004, regarding the team's
2 10 findings and recommendations, including proposed legislation,
2 11 concerning health insurance coverage for school districts and
2 12 their employees.
2 13 SF 386
2 14 av/cc/26